

**Information to identify the case:**

Debtor 1 **Lisa M. Kusan**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2843**

EIN \_ \_ - \_ \_ \_ \_ \_

Social Security number or ITIN \_ \_ \_ \_ \_

EIN \_ \_ - \_ \_ \_ \_ \_

United States Bankruptcy Court **WESTERN DISTRICT OF**  
**PENNSYLVANIA**

Date case filed in chapter **13** **7/22/16**Case number: **16-22718-JAD**Date case converted to chapter **7** **6/25/19****Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lisa M. Kusan	
2. All other names used in the last 8 years		
3. Address	2034 Swallow Hill Road, Apt. 301 Pittsburgh, PA 15220	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: <a href="mailto:julie.steidl@steidl-steinberg.com">julie.steidl@steidl-steinberg.com</a>
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: <a href="mailto:trusteesikirica@zoominternet.net">trusteesikirica@zoominternet.net</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 6/25/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 3, 2019 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</b>
<b>8.</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	<b>Presumption of abuse</b>  The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 11/4/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 9/3/19</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 1/18/17</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>10. Creditors with a foreign address</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors  If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Lisa M. Kusan  
DebtorCase No. 16-22718-JAD  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
Form ID: 309BPage 1 of 2  
Total Noticed: 38

Date Rcvd: Jun 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2019.

db +Lisa M. Kusan, 2034 Swallow Hill Road, Apt. 301, Pittsburgh, PA 15220-1635  
 aty +Alexandra Teresa Garcia, McCabe Weisberg & Conway, P.C., 123 South Broad Street,  
 Philadelphia, PA 19109-1029  
 aty +Danielle Boyle-Ebersole, Hladik, Onorato & Federman, LLP, 298 Wissahickon Avenue,  
 North Wales, PA 19454-4156  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Matthew John McClelland, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1900  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983  
 cr American InfoSource LP as agent for Spot Loan fka, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 r +Manfred Fisher, Coldwell Banker Real Estate Services, 5996 Centre Ave., Suite 301,  
 Pittsburgh, PA 15206-3849  
 cr +Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers,  
 Pittsburgh, PA 15212-5860  
 14759419 +Bridgecrest Credit Company, LLC, PO BOX 29018, PHOENIX, AZ 85038-9018  
 14263312 +Cash Advance Now, P.O. Box 569, Hays, MT 59527-0569  
 14270770 +Cenlar, PO Box 986, Newark, NJ 07184-0001  
 14263313 +Cenlar Central Loan Admin., P.O. Box 77404, Trenton, NJ 08628-6404  
 14724352 DriveTime - McKnight, 7211 McKnight Road, Pittsburgh PA 15237-3509  
 14993266 +Flagstar Bank, FSB as servicer for Pingora Loan Se, C/O McCabe, Weisberg & Conway, LLC,  
 Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060  
 14263314 +Great Plains Finance LLC, P.O. Box 569, Hays, MT 59527-0569  
 14332016 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14335313 +Pingora Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
 14998133 +Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, P. O. Box 660263,  
 Dallas, TX 75266-0263  
 14263316 +Rosebud Lending & Zoca Loans, P.O. Box 1147, Mission, SD 57555-1147  
 14263318 +Target Finance LLC, P.O. Box 516, Hays, MT 59527-0516

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: julie.steidl@steidl-steinberg.com Jun 26 2019 02:53:55 Kenneth Steidl,  
 Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 26 2019 02:54:06 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 26 2019 02:54:11  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr EDI: RECOVERYCORP.COM Jun 26 2019 06:58:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14268336 EDI: AIS.COM Jun 26 2019 06:58:00 American InfoSource LP as agent for, Spot Loan,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 14332292 +E-mail/Text: kburkley@bernsteinlaw.com Jun 26 2019 02:54:19 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14263315 +E-mail/Text: collections@greentrustcash.com Jun 26 2019 02:54:17 Green Trust Cash LLC,  
 P.O. Box 340, Hays, MT 59527-0340  
 14310679 EDI: AGFINANCE.COM Jun 26 2019 06:58:00 OneMain, PO BOX 70912, Charlotte NC 28272-0912  
 14300363 EDI: RECOVERYCORP.COM Jun 26 2019 06:58:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 14280219 EDI: AGFINANCE.COM Jun 26 2019 06:58:00 SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 14263317 EDI: AGFINANCE.COM Jun 26 2019 06:58:00 Springleaf Financial, 3274 Babcock Boulevard,  
 Pittsburgh, PA 15237  
 14270774 EDI: AGFINANCE.COM Jun 26 2019 06:58:00 Springleaf Financial, 3274 Babcock Boulevard,  
 Suite 4, Pittsburgh, PA 15237  
 14307469 +EDI: RMSC.COM Jun 26 2019 06:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 14791236 EDI: ECAST.COM Jun 26 2019 06:58:00 eCAST Settlement Corporation, PO Box 29262,  
 New York NY 10087-9262

TOTAL: 14

District/off: 0315-2

User: culy  
Form ID: 309B

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Jun 25, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bridgecrest Credit Company, LLC  
cr Duquesne Light Company  
cr Flagstar Bank, FSB as servicer for Pingora Loan Se  
cr Pingora Loan Servicing, LLC  
cr Pingora Loan Servicing, LLC  
cr Pingora Loan Servicing, LLC  
cr\* eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262  
14270769\* +Cash Advance Now, P.O. Box 569, Hays, MT 59527-0569  
14270771\* +Great Plains Finance LLC, P.O. Box 569, Hays, MT 59527-0569  
14270772\* +Green Trust Cash LLC, P.O. Box 340, Hays, MT 59527-0340  
14270773\* +Rosebud Lending & Zoca Loans, P.O. Box 1147, Mission, SD 57555-1147  
14270775\* +Target Finance LLC, P.O. Box 516, Hays, MT 59527-0516

TOTALS: 6, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Flagstar Bank, FSB as servicer for Pingora Loan Servicing, LLC [ecfmail@mwclaw.com](mailto:ecfmail@mwclaw.com), [ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)  
Danielle Boyle-Ebersole on behalf of Creditor Bridgecrest Credit Company, LLC [debersole@hoflawgroup.com](mailto:debersole@hoflawgroup.com), [pfranz@hoflawgroup.com](mailto:pfranz@hoflawgroup.com)  
James Warmbrodt on behalf of Creditor Pingora Loan Servicing, LLC [bkggroup@kmlawgroup.com](mailto:bkggroup@kmlawgroup.com)  
Jeffrey J. Sikirica [trusteesikirica@zoominternet.net](mailto:trusteesikirica@zoominternet.net), PA59@ecfcbis.com  
Joshua I. Goldman on behalf of Creditor Pingora Loan Servicing, LLC [bkggroup@kmlawgroup.com](mailto:bkggroup@kmlawgroup.com)  
Kenneth Steidl on behalf of Debtor Lisa M. Kusan [julie.steidl@steidl-steinberg.com](mailto:julie.steidl@steidl-steinberg.com), [ken.steidl@steidl-steinberg.com](mailto:ken.steidl@steidl-steinberg.com); [ifriend@steidl-steinberg.com](mailto:ifriend@steidl-steinberg.com); [asteidl@steidl-steinberg.com](mailto:asteidl@steidl-steinberg.com); [todd@steidl-steinberg.com](mailto:todd@steidl-steinberg.com); [cgoga@steidl-steinberg.com](mailto:cgoga@steidl-steinberg.com); [rlager@steidl-steinberg.com](mailto:rlager@steidl-steinberg.com); [leslie.nebel@steidl-steinberg.com](mailto:leslie.nebel@steidl-steinberg.com)  
Matthew John McClelland on behalf of Creditor Pingora Loan Servicing, LLC [bkggroup@kmlawgroup.com](mailto:bkggroup@kmlawgroup.com)  
Office of the United States Trustee [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company [pashcroft@bernsteinlaw.com](mailto:pashcroft@bernsteinlaw.com), [ckutch@ecf.courtdrive.com](mailto:ckutch@ecf.courtdrive.com); [acarr@bernsteinlaw.com](mailto:acarr@bernsteinlaw.com)  
Ronda J. Winnecour [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC [sjw@sjwpgh.com](mailto:sjw@sjwpgh.com), [Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com); [srk@sjwpgh.com](mailto:srk@sjwpgh.com)

TOTAL: 11